

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 08-33010-KRH  
**Chapter** 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Clive L. Burnett  
14907 Lansgate Court  
Midlothian, VA 23112

Imodale L. Burnett  
14907 Lansgate Court  
Midlothian, VA 23112

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-4855

Joint Debtor: xxx-xx-9037

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

Clive L. Burnett and Imodale L. Burnett are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: August 28, 2013

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Clive L. Burnett  
 Imodale L. Burnett  
 Debtors

Case No. 08-33010-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: luedeckert  
 Form ID: B18W

Page 1 of 3  
 Total Noticed: 43

Date Rcvd: Aug 28, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2013.

db/jdb +Clive L. Burnett, Imodale L. Burnett, 14907 Lansgate Court, Midlothian, VA 23112-2374  
 aty +Nickolaus Allan McLeMore, Brice, Vander Linden & Wernick, P.C., 9441 LBJ Freeway, Suite 250,  
 Dallas, TX 75243-4640  
 cr +AURORA LOAN SERVICES, C/O SHAPIRO AND BURSON, 236 CLEARFIELD AVE, SUITE 215,  
 VA BEACH, VA 23462-1893  
 cr +BSI Financial Services, Inc., P.O. Box 517, 314 S. Franklin St, Titusville, PA 16354-2168  
 8338207 Aspire, P. O. Box 105341, Atlanta, GA 30348-5341  
 8365524 +Commonwealth of Virginia, Department of Taxation, PO Box 2156, Richmond, VA 23218-2156  
 8338211 +Home Depot Credit Services, P. O. Box 689100, Des Moines, IA 50368  
 8461549 +Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
 11302482 ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 8544919 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Dept of Treasury, Division of Taxation,  
 P.O. Box 245, Trenton, NJ 08695)  
 8338216 Service Finance Company, LLC, DB50 HVAC Trust 2005-1, P.O. Box 29352,  
 Phoenix, AZ 85038-9352  
 8431459 +State Of New Jersey, Dept of the Treasury Tax Division, 2 Riverside Drive Ste 400,  
 Camden, NJ 08103-1018  
 8338210 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
 (address filed with court: Commonwealth Of Virginia, Dept. Of Taxation, P.O. Box 1880,  
 Richmond, VA 23218-1880)  
 8371975 +Wells Fargo Financial Virginia Inc, 4137 121st Street, Urbandale IA 50323-2310  
 8410387 +Wells Fargo National Bank, Attn: Payment Processing, PO BOX 14487, Des Moines IA 50306-3487  
 8338221 +Wells Fargo Visa Platinum, 800 Walnut St, Des Moines, IA 50309-3605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bknotice@ncmlc.com Aug 29 2013 02:24:15 National Capital Management, LLC.,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741, U.S.A.  
 cr +EDI: PRA.COM Aug 29 2013 02:13:00 PRA Receivables Management LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 8614659 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Aug 29 2013 02:31:12 AURORA LOAN SERVICES, LLC,  
 6666 EAST 75TH STREET, INDIANAPOLIS, IN 46250-2872  
 8566414 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Aug 29 2013 02:31:12 Aurora Loan Services,  
 10350 Park Meadows Drive, Littleton, CO 80124-6800  
 8338208 E-mail/Text: ALSBankruptcy@aurorabankfsb.com Aug 29 2013 02:31:12 Aurora Loan Services,  
 Attn: Bankruptcy Dept., PO Box 1706, Scottsbluff, NE 69363-1706  
 8338217 EDI: CHASE.COM Aug 29 2013 02:13:00 WaMu, P.O. Box 660433, Dallas, TX 75266-0433  
 8338209 EDI: CAPITALONE.COM Aug 29 2013 02:13:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 10900406 +EDI: RESURGENT.COM Aug 29 2013 02:13:00 East Bay Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 8338213 EDI: HFC.COM Aug 29 2013 02:13:00 HSBC Card Services, P. O. Box 80084,  
 Salinas, CA 93912-0084  
 8338212 EDI: HFC.COM Aug 29 2013 02:13:00 Household Bank, P. O. Box 80084, Salinas, CA 93912-0084  
 8338214 EDI: IRS.COM Aug 29 2013 02:13:00 IRS, Centralized Insolvency Operations, PO Box 21126,  
 Philadelphia, PA 19114-0326  
 8461549 +EDI: JEFFERSONCAP.COM Aug 29 2013 02:13:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-7999  
 8338215 EDI: TSYS2.COM Aug 29 2013 02:13:00 Juniper Bank, P. O. Box 13337,  
 Philadelphia, PA 19101-3337  
 8481370 EDI: RESURGENT.COM Aug 29 2013 02:13:00 LVNV Funding LLC its successors and assigns as,  
 assignee of Washington Mutual, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 8481387 EDI: RESURGENT.COM Aug 29 2013 02:13:00 LVNV Funding LLC its successors and assigns as,  
 assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 8929689 +E-mail/Text: bknotice@ncmlc.com Aug 29 2013 02:24:15 National Capital Management, LLC,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 8338206 +E-mail/Text: ustpreregion04.rh.ecf@usdoj.gov Aug 29 2013 02:34:31 Office Of The U.S. Trustee,  
 600 E. Main Street Suite 301, Richmond, VA 23219-2430  
 8770685 EDI: PRA.COM Aug 29 2013 02:13:00 Portfolio Recovery Associates, PO Box 41067,  
 Norfolk, VA 23541  
 11643540 +EDI: PRA.COM Aug 29 2013 02:13:00 Portfolio Recovery Assocs., LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 8400466 EDI: RECOVERYCORP.COM Aug 29 2013 02:13:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 8400486 +EDI: RECOVERYCORP.COM Aug 29 2013 02:13:00 Recovery Management Systems Corporation,  
 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
 8531766 EDI: RESURGENT.COM Aug 29 2013 02:13:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221

District/off: 0422-7

User: luedeckert  
Form ID: B18W

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Total Noticed: 43

Date Rcvd: Aug 28, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8338218 EDI: CHASE.COM Aug 29 2013 02:13:00 Washington Mutual Bank, FA, P.O. Box 99604,  
Arlington, TX 76096-9604  
8338219 EDI: CHASE.COM Aug 29 2013 02:13:00 Washington Mutual Card Svcs., Attn: Bankruptcy Dept.,  
P.O. Box 9016, Pleasanton, CA 94566-9016  
8338220 EDI: WFFC.COM Aug 29 2013 02:13:00 Wells Fargo Financial, 9710 Midlothian Turnpike,  
Richmond, VA 23235-4962  
8480141 EDI: ECAST.COM Aug 29 2013 02:13:00 eCAST Settlement Corporation assignee of,  
Capital One Bank, POB 35480, Newark NJ 07193-5480  
8502759 EDI: ECAST.COM Aug 29 2013 02:13:00 eCAST Settlement Corporation assignee of,  
HSBC Bank Nevada and its Assigns, POB 35480, Newark NJ 07193-5480  
8443981 EDI: ECAST.COM Aug 29 2013 02:13:00 eCAST Settlement Corporation assignee of,  
Citibank USA NA/HOME DEPOT, POB 35480, Newark NJ 07193-5480

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
GREENVILLE, SC 29602-0288  
cr\* ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 70567)  
cr\* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067  
cr\* +Recovery Management Systems Corporation, 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
9295874\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)  
8480143\* eCAST Settlement Corporation assignee of, Capital One Bank, POB 35480, Newark NJ 07193-5480  
8479318 ##+Service Finance Company, 1956 NE 5th Ave. #8, Boca Raton, FL 33431-7772

TOTALS: 0, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

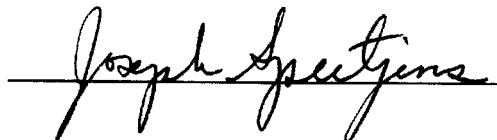
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2013

Signature:



District/off: 0422-7

User: luedeckert  
Form ID: B18W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2013 at the address(es) listed below:

Robert E. Hyman station08@ricva.net,  
notices@access13.com;station03@ricva.net;station05@ricva.net;station06@ricva.net;station07@ricva.  
net;station10@ricva.net;station09@ricva.net;station16@ricva.net;station11@ricva.net;station12@ric  
va.net;stat  
Trenita J. Stewart on behalf of Creditor AURORA LOAN SERVICES vabecf@logs.com  
William C. Parkinson, Jr. on behalf of Debtor Clive L. Burnett  
wparkjrecf@gmail.com;wparkjr@gmail.com  
William C. Parkinson, Jr. on behalf of Joint Debtor Imodale L. Burnett  
wparkjrecf@gmail.com;wparkjr@gmail.com  
William Guy Malcolm on behalf of Creditor BSI Financial Services, Inc. veronica@mclaw.org  
TOTAL: 5